

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
January 6, 2017

Account	2011	2012	2013	2014	2015	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Aug	2016 Sep	2016 Oct	2016 Nov
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.3	7.2	5.2	6.4	7.4	6.5	7.5	5.5	7.7	7.4	2.6
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.9	6.5	1.3	4.6	7.2	6.6	10.3	7.2	10.8	10.5	0.8
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.8	8.5	3.8	7.5	8.4	7.7	12.5	10.5	13.9	16.8	3.8
6 Other securities	-0.9	5.8	6.8	-2.3	-0.6	1.7	-4.7	-2.4	4.3	4.0	4.5	-1.6	3.0	-5.8	-7.0
9 Loans and leases in bank credit ⁸	1.5	2.9	2.3	6.8	7.8	7.5	6.7	7.0	7.4	6.5	6.6	4.9	6.6	6.3	3.2
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.6	11.2	8.6	8.8	8.2	8.4	3.7	-2.4	11.4	9.1	2.9
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.1	4.4	5.0	5.6	6.5	6.4	7.0	6.5	5.7	7.7	3.7
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.2	1.4	0.6	1.4	2.5	3.2	4.4	4.0	2.6	5.9	0.0
13 Revolving home equity loans	-5.8	-7.1	-8.3	-4.0	-5.1	-5.7	-6.2	-4.3	-5.4	-6.2	-6.1	-6.6	-7.7	-7.8	-8.4
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	3.4	2.5	2.9	4.6	5.7	7.1	6.7	5.2	9.2	1.9
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	10.0	8.1	10.3	10.7	11.2	10.2	9.9	9.2	9.1	9.7	8.0
20 Consumer loans	-1.7	0.5	3.2	5.3	5.9	5.5	6.9	8.3	7.7	6.8	6.8	6.8	4.7	7.0	6.0
21 Credit cards and other revolving plans	-2.9	-0.7	1.0	3.9	5.6	4.7	6.7	7.5	7.0	6.4	6.4	5.2	5.7	5.1	5.4
22 Other consumer loans	0.0	2.1	5.8	6.9	6.2	6.4	7.2	9.2	8.6	7.2	7.2	8.4	3.8	9.1	6.6
25 Other loans and leases	18.6	8.1	6.0	14.6	13.3	12.9	8.4	7.1	8.6	3.7	9.0	8.9	4.2	-1.7	-0.2
30 LESS: Allowance for loan and lease losses	-17.8	-16.3	-15.5	-12.3	-3.8	-5.2	0.0	-1.9	1.1	6.0	1.5	-9.9	-1.1	11.0	-4.4
31 Interbank loans	-37.1	4.9	-10.7	-16.7	-32.3	-35.4	-62.4	-12.4	-16.0	35.4	-6.7	53.3	-41.9	-62.4	41.9
34 Cash assets ²¹	48.1	-2.3	54.4	12.2	-7.9	-16.3	-9.9	2.8	-17.9	-5.0	-13.0	-0.6	-34.4	-59.6	-4.1
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-1.4	-56.3	-12.7	6.2	3.2	9.6	20.3	-44.7	-44.8	-55.3	-47.7
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.7	1.4	-0.4	-5.5	4.8	-6.0	1.5	-2.1	1.5	9.6	11.5
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.5	1.3	1.6	4.8	2.8	3.9	4.0	3.6	0.0	-3.4	1.8
LIABILITIES															
38 Deposits	6.7	7.2	6.5	6.4	5.0	3.2	4.7	3.4	3.3	5.9	5.0	8.9	-1.0	0.3	4.9
39 Large time deposits	-13.5	-1.0	5.5	5.7	0.4	-4.7	2.5	-3.1	-4.3	-6.9	-17.1	-16.8	-44.9	-21.0	5.8
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.7	5.1	4.6	4.7	8.2	8.8	13.2	6.1	3.6	4.7
41 Borrowings	-14.7	-5.7	-0.2	15.3	6.8	7.5	-0.3	14.4	7.9	6.6	6.2	3.1	2.6	-11.1	-1.0
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-2.2	-50.2	-14.3	-7.9	12.4	8.8	19.7	-54.9	-45.7	-49.6	-42.3
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.5	-5.8	-7.8	-16.4	-9.9	-5.9	7.3	4.5	-0.9	4.7	-5.6	-3.8
47 TOTAL LIABILITIES	5.5	2.4	8.2	7.6	3.3	1.7	1.2	4.7	2.2	5.0	3.9	5.0	-0.2	-5.1	2.6

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS														
1	Bank credit	11,612.7	12,068.0	12,140.4	12,239.1	12,295.2	12,374.4	12,451.0	12,477.5	12,486.9	12,480.8	12,450.7	12,442.6	
2	Securities in bank credit ²	3,086.3	3,197.7	3,217.9	3,255.7	3,275.1	3,304.7	3,333.7	3,336.0	3,318.0	3,334.0	3,325.9	3,331.0	
3	Treasury and agency securities ³	2,202.8	2,298.3	2,309.7	2,344.1	2,364.6	2,391.9	2,425.3	2,433.0	2,411.4	2,430.8	2,423.5	2,431.0	
4	Mortgage-backed securities (MBS) ⁴	1,552.8	1,605.3	1,611.2	1,628.0	1,645.3	1,660.7	1,676.5	1,679.8	1,667.1	1,683.6	1,680.8	1,682.4	
5	Non-MBS ⁵	650.0	693.0	698.5	716.0	719.2	731.3	748.8	753.2	744.3	747.2	742.8	748.5	
6	Other securities	883.5	899.4	908.2	911.7	910.5	912.8	908.4	903.1	906.6	903.3	902.4	900.0	
7	Mortgage-backed securities ⁶	123.5	113.0	114.4	110.7	106.8	104.3	101.7	100.1	99.3	98.4	98.3	96.9	
8	Non-MBS ⁷	760.0	786.4	793.8	801.0	803.7	808.5	806.7	802.9	807.2	804.9	804.1	803.1	
9	Loans and leases in bank credit ⁸	8,526.4	8,870.3	8,922.5	8,983.4	9,020.1	9,069.7	9,117.3	9,141.5	9,169.0	9,146.7	9,124.8	9,111.6	
10	Commercial and industrial loans	1,948.9	2,056.5	2,061.4	2,068.6	2,064.4	2,084.0	2,099.8	2,104.8	2,106.2	2,100.6	2,097.8	2,095.6	
11	Real estate loans	3,845.4	3,983.8	4,003.8	4,030.0	4,051.8	4,071.0	4,097.1	4,109.9	4,115.9	4,110.6	4,117.0	4,120.9	
12	Residential real estate loans	2,084.5	2,119.2	2,123.5	2,134.0	2,141.2	2,145.9	2,156.4	2,156.4	2,157.7	2,152.3	2,158.9	2,160.2	
13	Revolving home equity loans	437.0	424.5	422.5	420.4	418.1	415.4	412.7	409.8	406.8	406.5	405.8	405.4	
14	Closed-end residential loans ⁹	1,647.5	1,694.7	1,701.0	1,713.5	1,723.0	1,730.4	1,743.7	1,746.5	1,751.0	1,745.8	1,753.1	1,754.9	
15	Commercial real estate loans	1,761.0	1,864.6	1,880.3	1,896.0	1,910.6	1,925.1	1,940.6	1,953.5	1,958.1	1,958.2	1,958.1	1,960.6	
16	Construction and land development loans ¹⁰	256.9	275.9	278.8	281.7	284.4	286.9	290.1	293.6	296.7	297.9	297.9	298.2	
17	Secured by farmland ¹¹	86.8	90.6	90.9	91.4	91.7	92.1	92.5	92.9	93.1	93.1	93.3	93.3	
18	Secured by multifamily properties ¹²	267.3	288.0	291.5	295.1	297.1	300.6	304.3	306.7	307.6	307.6	308.1	308.1	
19	Secured by nonfarm nonresidential properties ¹³	1,149.9	1,210.0	1,219.1	1,227.8	1,237.4	1,245.5	1,253.6	1,260.3	1,260.7	1,259.6	1,258.9	1,261.0	
20	Consumer loans	1,252.0	1,297.9	1,311.3	1,324.5	1,332.0	1,337.2	1,345.0	1,351.7	1,356.3	1,358.4	1,357.3	1,359.0	
21	Credit cards and other revolving plans	656.2	678.0	687.9	697.1	700.1	703.4	706.4	709.6	714.0	715.3	713.1	713.9	
22	Other consumer loans	595.8	619.9	623.4	627.4	631.8	633.8	638.6	642.1	642.2	643.1	644.2	645.1	
23	Automobile loans ¹⁴	382.6	397.7	399.9	402.3	405.2	405.6	408.3	410.4	410.3	409.6	410.4	410.8	
24	All other consumer loans ¹⁵	213.2	222.2	223.5	225.0	226.6	228.2	230.3	231.7	231.9	233.5	233.8	234.2	
25	Other loans and leases	1,480.1	1,532.1	1,546.0	1,560.4	1,572.0	1,577.5	1,575.3	1,575.1	1,590.6	1,577.1	1,552.7	1,536.1	
26	Fed funds and reverse RPs with nonbanks ¹⁶	348.0	350.5	353.5	367.6	381.1	378.4	370.7	364.9	378.3	375.3	356.1	350.9	
27	All other loans and leases ¹⁷	1,132.1	1,181.6	1,192.5	1,192.8	1,190.9	1,199.1	1,204.7	1,210.2	1,212.3	1,201.9	1,196.6	1,185.2	
28	Loans to nondepository financial institutions ¹⁸	372.9	397.2	402.5	404.7	403.7	404.6	405.8	409.8	411.3	405.3	404.1	401.6	
29	Other loans not elsewhere classified ¹⁹	759.2	784.4	790.0	788.1	787.1	794.5	798.9	800.3	801.0	796.6	792.5	783.6	
30	LESS: Allowance for loan and lease losses	106.2	108.2	108.4	109.6	108.7	108.6	109.6	109.2	109.2	109.3	109.2	109.6	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS (CONTINUED)													
31	Interbank loans	63.7	66.6	62.5	63.0	65.8	63.5	60.2	62.3	58.1	59.8	61.7	60.6
32	Fed funds and reverse RPs with banks ¹⁶	52.6	54.2	49.8	49.5	51.8	49.8	47.2	49.3	45.1	46.7	48.5	48.3
33	Loans to commercial banks ²⁰	11.2	12.3	12.8	13.6	13.9	13.7	13.0	13.0	13.0	13.1	13.2	12.3
34	Cash assets ²¹	2,680.9	2,502.7	2,454.5	2,427.0	2,425.8	2,356.2	2,239.1	2,231.5	2,258.0	2,291.4	2,175.5	2,266.1
35	Trading assets ²²	211.8	209.3	227.9	236.4	227.6	219.1	209.0	200.7	200.8	198.8	205.1	211.2
36	Other assets ²³	1,135.2	1,130.4	1,141.7	1,145.4	1,143.4	1,144.8	1,154.0	1,165.1	1,174.7	1,190.2	1,171.5	1,159.8
37	TOTAL ASSETS	15,598.0	15,868.7	15,918.6	16,001.3	16,049.1	16,049.4	16,003.8	16,027.9	16,069.2	16,111.6	15,955.3	16,030.8
LIABILITIES													
38	Deposits	10,966.6	11,188.9	11,257.1	11,286.1	11,369.8	11,360.2	11,363.3	11,409.3	11,415.8	11,443.7	11,428.7	11,453.4
39	Large time deposits	1,700.6	1,643.1	1,646.1	1,610.7	1,588.2	1,528.8	1,502.1	1,509.4	1,504.1	1,496.8	1,506.2	1,496.3
40	Other deposits	9,266.0	9,545.8	9,611.1	9,675.4	9,781.6	9,831.4	9,861.2	9,899.9	9,911.8	9,947.0	9,922.5	9,957.0
41	Borrowings	1,897.0	1,971.4	1,969.9	1,991.0	1,996.2	2,000.5	1,982.0	1,980.3	1,976.9	2,012.2	1,951.3	1,976.7
42	Borrowings from banks in the U.S.	116.1	124.9	122.7	123.0	126.3	122.5	115.8	112.0	108.3	109.0	111.8	113.2
43	Borrowings from others	1,780.9	1,846.4	1,847.1	1,867.9	1,869.9	1,878.0	1,866.2	1,868.3	1,868.6	1,903.2	1,839.6	1,863.5
44	Trading liabilities ²⁴	214.9	214.8	232.9	244.9	233.7	224.8	215.5	207.9	205.1	201.2	201.3	211.1
45	Net due to related foreign offices	436.1	373.6	344.4	328.1	310.1	320.5	286.0	281.3	287.8	237.5	198.5	205.9
46	Other liabilities ²⁵	406.5	403.6	406.6	409.5	409.2	410.8	408.9	407.6	404.6	419.2	393.0	390.8
47	TOTAL LIABILITIES	13,921.0	14,152.2	14,210.8	14,259.6	14,319.0	14,316.7	14,255.7	14,286.4	14,290.2	14,313.8	14,172.8	14,237.9
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,677.0	1,716.5	1,707.8	1,741.7	1,730.1	1,732.7	1,748.1	1,741.5	1,779.0	1,797.8	1,782.6	1,792.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	8.9	20.5	26.4	30.7	29.5	26.9	22.4	0.8	-5.5	-13.8	-14.2	-13.2
50	U.S. Treasury and agency securities, MBS ²⁸	6.2	15.8	18.7	23.0	22.0	20.1	18.0	1.8	-5.2	-10.3	-13.5	-14.8
51	Loans with original amounts of \$1,000,000 or less	544.0	550.4	551.9	552.6	552.9	553.1	553.4	553.7	553.7	553.4	552.5	552.4
52	Loans secured by nonfarm nonresidential properties ²⁹	263.4	261.2	261.1	261.0	260.2	259.7	259.4	258.8	258.8	258.4	258.8	259.1
53	Commercial and industrial loans to U.S. addressees ³⁰	280.6	289.2	290.8	291.6	292.8	293.4	294.0	294.9	294.9	294.9	293.7	293.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS													
1	Bank credit	11,622.8	12,062.8	12,134.1	12,213.7	12,276.8	12,368.0	12,450.1	12,492.8	12,509.4	12,507.6	12,521.8	12,534.2
2	Securities in bank credit ²	3,094.3	3,206.2	3,211.6	3,239.9	3,263.5	3,295.6	3,330.8	3,347.2	3,328.7	3,339.8	3,332.3	3,334.7
3	Treasury and agency securities ³	2,207.9	2,307.2	2,305.0	2,329.5	2,351.7	2,379.6	2,416.9	2,440.4	2,422.2	2,435.9	2,429.7	2,434.6
4	Mortgage-backed securities (MBS) ⁴	1,559.1	1,610.3	1,608.6	1,619.7	1,638.7	1,655.7	1,677.4	1,687.6	1,673.7	1,683.1	1,681.4	1,682.3
5	Non-MBS ⁵	648.7	696.9	696.4	709.8	712.9	723.9	739.6	752.8	748.5	752.8	748.3	752.2
6	Other securities	886.5	899.0	906.6	910.4	911.8	916.0	913.9	906.8	906.5	903.8	902.5	900.1
7	Mortgage-backed securities ⁶	123.3	114.2	115.0	110.8	106.9	103.9	101.3	99.7	98.9	97.9	97.7	96.8
8	Non-MBS ⁷	763.2	784.9	791.6	799.6	804.9	812.1	812.6	807.0	807.6	805.9	804.8	803.3
9	Loans and leases in bank credit ⁸	8,528.5	8,856.6	8,922.5	8,973.8	9,013.4	9,072.4	9,119.3	9,145.7	9,180.7	9,167.8	9,189.5	9,199.5
10	Commercial and industrial loans	1,940.7	2,069.9	2,070.7	2,064.9	2,054.2	2,071.3	2,093.3	2,098.6	2,088.1	2,088.4	2,105.4	2,106.4
11	Real estate loans	3,850.2	3,975.8	4,005.6	4,034.9	4,059.5	4,077.5	4,102.2	4,115.1	4,124.1	4,115.3	4,119.1	4,125.3
12	Residential real estate loans	2,088.7	2,115.7	2,125.9	2,138.0	2,148.3	2,151.2	2,160.1	2,161.4	2,165.4	2,154.4	2,155.9	2,159.1
13	Revolving home equity loans	437.3	424.4	422.6	420.1	417.9	415.5	412.8	409.9	407.0	407.0	406.3	406.0
14	Closed-end residential loans ⁹	1,651.5	1,691.2	1,703.3	1,717.9	1,730.5	1,735.7	1,747.3	1,751.5	1,758.5	1,747.4	1,749.6	1,753.0
15	Commercial real estate loans	1,761.5	1,860.1	1,879.7	1,896.9	1,911.2	1,926.3	1,942.1	1,953.6	1,958.6	1,960.9	1,963.2	1,966.3
16	Construction and land development loans ¹⁰	257.7	276.3	279.0	282.1	284.8	286.6	290.0	294.7	297.5	298.6	298.1	298.0
17	Secured by farmland ¹¹	86.8	90.5	91.1	91.7	92.0	92.4	92.7	92.8	93.1	93.1	93.3	93.6
18	Secured by multifamily properties ¹²	267.2	287.5	291.8	295.5	297.0	301.4	305.0	306.6	308.0	308.4	309.8	309.7
19	Secured by nonfarm nonresidential properties ¹³	1,149.8	1,205.9	1,217.9	1,227.6	1,237.5	1,245.9	1,254.4	1,259.6	1,260.1	1,260.7	1,262.0	1,264.9
20	Consumer loans	1,254.7	1,288.9	1,307.2	1,321.4	1,333.8	1,341.0	1,345.7	1,354.5	1,369.9	1,377.0	1,383.6	1,393.4
21	Credit cards and other revolving plans	658.0	670.6	684.1	693.9	700.4	704.1	704.8	711.4	726.8	732.8	738.8	748.1
22	Other consumer loans	596.8	618.3	623.1	627.5	633.4	636.9	640.9	643.0	643.1	644.2	644.8	645.3
23	Automobile loans ¹⁴	382.8	397.0	399.9	402.8	406.3	407.0	409.0	410.5	410.5	410.4	410.8	411.1
24	All other consumer loans ¹⁵	213.9	221.3	223.2	224.7	227.1	229.9	231.9	232.5	232.6	233.8	234.0	234.2
25	Other loans and leases	1,482.8	1,522.0	1,539.1	1,552.6	1,565.9	1,582.7	1,578.1	1,577.6	1,598.6	1,587.2	1,581.4	1,574.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	351.7	345.5	346.7	359.9	377.2	383.3	372.6	369.1	385.3	377.9	365.0	362.6
27	All other loans and leases ¹⁷	1,131.1	1,176.5	1,192.4	1,192.7	1,188.6	1,199.4	1,205.5	1,208.5	1,213.4	1,209.3	1,216.4	1,211.8
28	Loans to nondepository financial institutions ¹⁸	374.7	393.2	400.9	405.2	402.1	404.9	407.1	411.2	417.2	412.8	415.2	414.6
29	Other loans not elsewhere classified ¹⁹	756.4	783.3	791.5	787.5	786.5	794.6	798.3	797.3	796.2	796.5	801.2	797.2
30	LESS: Allowance for loan and lease losses	106.5	108.5	108.7	109.2	109.0	108.9	109.4	109.5	109.9	109.8	109.5	108.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS (CONTINUED)													
31	Interbank loans	63.9	66.1	62.3	62.6	65.5	63.2	59.5	62.8	59.8	61.7	61.5	58.7
32	Fed funds and reverse RPs with banks ¹⁶	52.8	53.5	49.5	49.4	51.7	49.4	46.4	49.9	46.8	48.7	48.4	45.8
33	Loans to commercial banks ²⁰	11.0	12.6	12.7	13.2	13.8	13.8	13.1	12.9	13.0	13.0	13.2	12.9
34	Cash assets ²¹	2,710.0	2,508.3	2,453.1	2,446.8	2,465.4	2,366.2	2,240.3	2,252.1	2,267.1	2,268.6	2,110.2	2,103.2
35	Trading assets ²²	209.4	207.3	228.6	235.1	232.6	220.9	206.7	198.0	196.4	194.2	197.3	201.0
36	Other assets ²³	1,135.4	1,126.8	1,140.2	1,141.7	1,138.1	1,144.8	1,152.8	1,165.6	1,174.1	1,193.4	1,174.1	1,163.4
37	TOTAL ASSETS	15,634.9	15,862.9	15,909.6	15,990.7	16,069.4	16,054.1	16,000.0	16,061.8	16,096.7	16,115.8	15,955.5	15,951.7
LIABILITIES													
38	Deposits	10,981.0	11,137.2	11,215.7	11,248.2	11,339.5	11,343.9	11,347.0	11,429.4	11,478.9	11,545.8	11,497.1	11,568.0
39	Large time deposits	1,675.1	1,658.3	1,661.4	1,621.1	1,591.0	1,518.7	1,488.8	1,487.4	1,489.3	1,481.2	1,489.8	1,485.5
40	Other deposits	9,306.0	9,478.8	9,554.3	9,627.2	9,748.5	9,825.2	9,858.2	9,942.0	9,989.5	10,064.7	10,007.3	10,082.5
41	Borrowings	1,896.6	2,003.3	1,974.5	1,997.7	1,992.3	1,992.8	1,971.6	1,979.4	1,969.7	1,979.8	1,939.5	1,926.0
42	Borrowings from banks in the U.S.	115.3	124.5	123.1	122.4	125.7	123.5	116.0	111.5	108.9	108.4	110.4	107.2
43	Borrowings from others	1,781.3	1,878.8	1,851.4	1,875.3	1,866.6	1,869.3	1,855.6	1,867.8	1,860.8	1,871.4	1,829.1	1,818.8
44	Trading liabilities ²⁴	211.3	212.0	230.8	241.5	236.3	220.0	208.6	202.4	199.4	197.6	196.6	203.0
45	Net due to related foreign offices	438.5	385.0	346.1	355.3	344.8	325.3	297.1	285.4	290.3	220.1	177.7	110.7
46	Other liabilities ²⁵	415.0	400.4	401.7	404.7	408.5	415.6	415.1	417.0	415.9	427.2	396.9	390.6
47	TOTAL LIABILITIES	13,942.4	14,137.8	14,168.9	14,247.4	14,321.3	14,297.6	14,239.5	14,313.5	14,354.2	14,370.5	14,207.8	14,198.4
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,692.5	1,725.1	1,740.7	1,743.2	1,748.1	1,756.5	1,760.5	1,748.3	1,742.6	1,745.2	1,747.7	1,753.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	8.9	20.5	26.4	30.7	29.5	26.9	22.4	0.8	-5.5	-13.8	-14.2	-13.2
50	U.S. Treasury and agency securities, MBS ²⁸	6.2	15.8	18.7	23.0	22.0	20.1	18.0	1.8	-5.2	-10.3	-13.5	-14.8
51	Loans with original amounts of \$1,000,000 or less	541.2	552.0	554.0	553.5	553.5	552.4	551.6	550.7	550.9	551.2	552.4	553.3
52	Loans secured by nonfarm nonresidential properties ²⁹	263.3	260.9	261.1	260.9	260.3	259.9	259.3	258.8	258.9	258.6	258.9	259.2
53	Commercial and industrial loans to U.S. addressees ³⁰	277.8	291.2	292.9	292.6	293.2	292.5	292.3	292.0	292.0	292.5	293.5	294.1

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS													
1	Bank credit	10,547.8	10,930.1	10,994.4	11,072.4	11,119.0	11,194.8	11,264.7	11,294.9	11,312.7	11,315.8	11,319.4	11,326.8
2	Securities in bank credit ²	2,899.6	2,985.4	2,999.5	3,033.3	3,050.0	3,078.1	3,103.7	3,109.6	3,096.3	3,111.8	3,105.3	3,113.0
3	Treasury and agency securities ³	2,115.3	2,185.1	2,191.5	2,221.9	2,238.6	2,263.5	2,292.3	2,301.1	2,284.4	2,304.7	2,300.1	2,309.9
4	Mortgage-backed securities (MBS) ⁴	1,538.7	1,591.7	1,597.2	1,614.4	1,631.7	1,646.8	1,662.3	1,665.9	1,655.2	1,671.1	1,668.6	1,670.6
5	Non-MBS ⁵	576.6	593.4	594.4	607.5	606.9	616.7	630.0	635.3	629.2	633.5	631.6	639.4
6	Other securities	784.3	800.3	808.0	811.3	811.4	814.6	811.4	808.5	811.9	807.1	805.1	803.1
7	Mortgage-backed securities ⁶	120.6	111.2	112.5	108.6	105.0	102.7	100.0	98.3	97.3	96.3	96.2	95.0
8	Non-MBS ⁷	663.7	689.1	695.5	702.7	706.3	712.0	711.5	710.2	714.5	710.8	709.0	708.1
9	Loans and leases in bank credit ⁸	7,648.2	7,944.7	7,994.9	8,039.2	8,069.0	8,116.7	8,161.0	8,185.3	8,216.4	8,204.0	8,214.1	8,213.8
10	Commercial and industrial loans	1,594.9	1,673.5	1,679.3	1,683.8	1,681.1	1,691.9	1,703.2	1,710.0	1,716.5	1,713.0	1,712.9	1,713.8
11	Real estate loans	3,796.7	3,925.5	3,944.1	3,968.2	3,988.3	4,006.8	4,030.2	4,040.9	4,047.9	4,043.0	4,051.9	4,055.6
12	Residential real estate loans	2,082.6	2,117.6	2,122.0	2,132.9	2,140.2	2,145.3	2,155.1	2,154.8	2,156.5	2,151.3	2,157.8	2,159.5
13	Revolving home equity loans	436.7	424.1	422.1	420.0	417.6	415.0	412.3	409.5	406.4	406.2	405.5	405.0
14	Closed-end residential loans ⁹	1,645.9	1,693.5	1,699.9	1,712.9	1,722.7	1,730.3	1,742.8	1,745.4	1,750.1	1,745.1	1,752.3	1,754.5
15	Commercial real estate loans	1,714.1	1,807.9	1,822.1	1,835.4	1,848.1	1,861.5	1,875.1	1,886.0	1,891.4	1,891.6	1,894.1	1,896.0
16	Construction and land development loans ¹⁰	252.8	270.1	272.7	275.3	277.7	279.9	282.8	285.7	289.0	290.3	290.3	290.6
17	Secured by farmland ¹¹	86.6	90.4	90.8	91.2	91.5	91.9	92.4	92.7	92.9	92.9	93.1	93.2
18	Secured by multifamily properties ¹²	265.5	285.4	288.4	291.8	294.0	297.2	300.7	302.9	303.6	303.5	303.8	303.9
19	Secured by nonfarm nonresidential properties ¹³	1,109.1	1,162.0	1,170.3	1,177.0	1,184.7	1,192.4	1,199.3	1,204.7	1,205.9	1,204.9	1,206.9	1,208.4
20	Consumer loans	1,249.6	1,295.6	1,309.0	1,322.2	1,329.5	1,334.6	1,342.4	1,349.1	1,353.5	1,355.6	1,354.4	1,356.0
21	Credit cards and other revolving plans	656.2	678.0	687.9	697.1	700.1	703.4	706.4	709.6	714.0	715.3	713.1	713.9
22	Other consumer loans	593.4	617.6	621.1	625.1	629.4	631.2	636.0	639.5	639.4	640.2	641.3	642.2
23	Automobile loans ¹⁴	382.6	397.7	399.9	402.3	405.2	405.6	408.3	410.4	410.3	409.6	410.4	410.8
24	All other consumer loans ¹⁵	210.8	219.9	221.2	222.7	224.2	225.6	227.7	229.1	229.1	230.6	230.9	231.3
25	Other loans and leases	1,007.1	1,050.2	1,062.6	1,065.0	1,070.0	1,083.4	1,085.1	1,085.4	1,098.5	1,092.5	1,095.0	1,088.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	125.3	118.1	125.4	123.8	128.5	136.1	133.7	130.4	142.2	144.0	149.6	152.2
27	All other loans and leases ¹⁷	881.8	932.1	937.2	941.2	941.5	947.3	951.4	955.0	956.3	948.4	945.4	936.2
28	Loans to nondepository financial institutions ¹⁸	261.0	282.1	286.4	291.1	290.6	292.8	295.0	297.0	299.2	295.4	294.2	291.2
29	Other loans not elsewhere classified ¹⁹	620.8	650.0	650.7	650.1	651.0	654.5	656.4	657.9	657.1	653.1	651.2	645.0
30	LESS: Allowance for loan and lease losses	105.4	106.9	107.1	108.2	107.3	107.1	108.2	107.8	107.8	107.9	107.8	108.1

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS (CONTINUED)													
31	Interbank loans	46.0	47.2	48.0	47.8	45.9	47.1	43.5	46.7	45.4	44.6	47.2	45.7
32	Fed funds and reverse RPs with banks ¹⁶	37.9	37.7	38.0	37.0	34.9	35.9	32.9	36.4	34.9	34.1	36.4	35.8
33	Loans to commercial banks ²⁰	8.1	9.6	10.0	10.8	10.9	11.2	10.6	10.3	10.5	10.6	10.8	9.9
34	Cash assets ²¹	1,472.2	1,502.7	1,506.3	1,478.5	1,496.7	1,483.8	1,445.9	1,425.6	1,422.5	1,444.9	1,387.6	1,388.9
35	Trading assets ²²	137.6	128.2	144.7	149.2	141.9	136.0	132.4	127.3	130.0	125.7	134.8	144.8
36	Other assets ²³	1,077.4	1,080.4	1,085.7	1,085.7	1,087.7	1,090.5	1,097.3	1,104.8	1,115.3	1,127.3	1,111.0	1,099.8
37	TOTAL ASSETS	13,175.6	13,581.8	13,672.0	13,725.5	13,783.8	13,845.0	13,875.6	13,891.5	13,918.0	13,950.5	13,892.2	13,897.9
LIABILITIES													
38	Deposits	9,852.9	10,162.5	10,234.9	10,270.9	10,374.5	10,413.5	10,461.8	10,501.8	10,509.7	10,536.6	10,511.3	10,540.1
39	Large time deposits	855.6	871.6	879.3	870.9	870.9	860.5	853.6	852.0	846.3	853.9	849.1	837.1
40	Other deposits	8,997.3	9,290.8	9,355.6	9,400.0	9,503.6	9,553.0	9,608.2	9,649.8	9,663.4	9,682.7	9,662.2	9,703.0
41	Borrowings	1,074.5	1,106.2	1,115.6	1,119.8	1,113.9	1,127.5	1,116.3	1,111.4	1,091.4	1,105.3	1,102.0	1,087.2
42	Borrowings from banks in the U.S.	76.0	77.7	77.4	77.4	74.9	74.0	74.4	74.1	71.5	70.9	73.6	71.5
43	Borrowings from others	998.5	1,028.5	1,038.2	1,042.3	1,038.9	1,053.5	1,041.9	1,037.3	1,019.9	1,034.4	1,028.5	1,015.7
44	Trading liabilities ²⁴	143.6	130.6	143.6	151.1	142.6	136.4	131.3	125.7	127.9	121.6	123.6	136.9
45	Net due to related foreign offices	88.5	110.3	92.0	77.4	62.1	72.4	57.6	69.0	90.7	75.0	57.7	23.5
46	Other liabilities ²⁵	349.7	355.7	357.1	359.3	362.8	361.2	360.4	358.6	356.5	368.0	351.3	350.6
47	TOTAL LIABILITIES	11,509.3	11,865.2	11,943.3	11,978.6	12,056.0	12,110.9	12,127.4	12,166.4	12,176.2	12,206.5	12,145.8	12,138.3
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,666.4	1,716.6	1,728.8	1,747.0	1,727.9	1,734.1	1,748.2	1,725.1	1,741.8	1,744.0	1,746.4	1,759.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	8.6	18.9	24.3	28.2	27.2	24.8	20.7	0.4	-5.5	-13.3	-13.4	-12.5
50	U.S. Treasury and agency securities, MBS ²⁸	5.9	14.3	16.6	20.5	19.7	18.0	16.3	1.4	-5.2	-9.9	-12.8	-14.1
51	Loans with original amounts of \$1,000,000 or less	544.0	550.4	551.9	552.6	552.9	553.1	553.4	553.7	553.7	553.4	552.5	552.4
52	Loans secured by nonfarm nonresidential properties ²⁹	263.4	261.2	261.1	260.9	260.1	259.7	259.4	258.8	258.7	258.4	258.8	259.1
53	Commercial and industrial loans to U.S. addressees ³⁰	280.6	289.2	290.8	291.6	292.8	293.4	294.0	294.9	294.9	294.9	293.7	293.3

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS													
1	Bank credit	10,559.7	10,925.6	10,994.0	11,050.8	11,102.4	11,193.1	11,269.8	11,312.0	11,333.1	11,343.3	11,384.4	11,419.9
2	Securities in bank credit ²	2,907.7	2,995.2	2,993.4	3,015.5	3,035.7	3,068.2	3,102.5	3,120.5	3,104.9	3,114.8	3,111.6	3,116.9
3	Treasury and agency securities ³	2,121.3	2,194.4	2,186.5	2,206.3	2,224.2	2,252.6	2,286.6	2,309.5	2,294.4	2,307.0	2,305.6	2,313.6
4	Mortgage-backed securities (MBS) ⁴	1,545.0	1,596.2	1,594.5	1,605.8	1,625.0	1,641.4	1,662.7	1,673.5	1,661.7	1,670.8	1,669.2	1,670.3
5	Non-MBS ⁵	576.3	598.1	592.0	600.5	599.2	611.2	623.8	636.0	632.6	636.2	636.4	643.3
6	Other securities	786.4	800.9	806.9	809.2	811.5	815.7	815.9	811.0	810.5	807.8	805.9	803.3
7	Mortgage-backed securities ⁶	120.5	112.3	113.0	108.7	104.9	102.0	99.4	98.0	97.1	96.2	96.0	95.2
8	Non-MBS ⁷	665.9	688.6	693.9	700.5	706.6	713.6	716.6	713.0	713.4	711.6	709.9	708.1
9	Loans and leases in bank credit ⁸	7,652.0	7,930.4	8,000.6	8,035.3	8,066.7	8,124.8	8,167.3	8,191.5	8,228.2	8,228.5	8,272.8	8,303.1
10	Commercial and industrial loans	1,590.4	1,687.0	1,687.2	1,681.0	1,672.3	1,682.8	1,699.7	1,706.7	1,702.2	1,702.8	1,717.3	1,721.0
11	Real estate loans	3,802.1	3,918.6	3,946.1	3,972.8	3,995.4	4,012.9	4,035.6	4,046.9	4,056.3	4,047.6	4,053.5	4,059.2
12	Residential real estate loans	2,087.1	2,114.3	2,124.4	2,136.7	2,147.2	2,150.0	2,159.0	2,160.4	2,164.4	2,153.4	2,154.8	2,158.0
13	Revolving home equity loans	436.9	424.0	422.2	419.7	417.5	415.1	412.4	409.5	406.6	406.6	405.9	405.7
14	Closed-end residential loans ⁹	1,650.2	1,690.3	1,702.2	1,717.0	1,729.7	1,734.9	1,746.6	1,750.8	1,757.8	1,746.8	1,748.9	1,752.4
15	Commercial real estate loans	1,714.9	1,804.4	1,821.7	1,836.0	1,848.2	1,862.9	1,876.5	1,886.6	1,892.0	1,894.3	1,898.7	1,901.2
16	Construction and land development loans ¹⁰	254.0	270.3	272.9	275.7	278.2	279.8	283.2	287.3	290.0	291.2	290.6	290.6
17	Secured by farmland ¹¹	86.6	90.3	90.9	91.5	91.8	92.2	92.5	92.6	92.9	92.9	93.1	93.4
18	Secured by multifamily properties ¹²	265.4	285.0	288.5	292.1	293.8	297.9	301.2	302.6	303.9	304.3	305.6	305.5
19	Secured by nonfarm nonresidential properties ¹³	1,108.9	1,158.7	1,169.4	1,176.8	1,184.3	1,193.0	1,199.7	1,204.0	1,205.1	1,205.8	1,209.3	1,211.7
20	Consumer loans	1,252.2	1,286.6	1,305.0	1,319.2	1,331.3	1,338.2	1,342.9	1,351.6	1,367.1	1,374.1	1,380.6	1,390.5
21	Credit cards and other revolving plans	658.0	670.6	684.1	693.9	700.4	704.1	704.8	711.4	726.8	732.8	738.8	748.1
22	Other consumer loans	594.2	616.1	620.9	625.3	631.0	634.1	638.1	640.2	640.3	641.3	641.8	642.4
23	Automobile loans ¹⁴	382.8	397.0	399.9	402.8	406.3	407.0	409.0	410.5	410.5	410.4	410.8	411.1
24	All other consumer loans ¹⁵	211.3	219.0	221.0	222.5	224.6	227.2	229.1	229.7	229.7	230.9	231.0	231.3
25	Other loans and leases	1,007.3	1,038.1	1,062.2	1,062.3	1,067.7	1,090.8	1,089.1	1,086.2	1,102.7	1,104.0	1,121.4	1,132.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	125.0	111.6	123.9	121.0	126.7	141.5	136.2	130.5	143.3	146.3	155.2	167.9
27	All other loans and leases ¹⁷	882.4	926.5	938.4	941.3	941.0	949.3	952.9	955.7	959.4	957.7	966.2	964.5
28	Loans to nondepository financial institutions ¹⁸	261.2	280.4	288.3	293.5	291.0	292.6	294.4	297.4	301.4	298.5	301.7	302.3
29	Other loans not elsewhere classified ¹⁹	621.1	646.1	650.1	647.8	650.0	656.7	658.4	658.3	658.0	659.2	664.5	662.2
30	LESS: Allowance for loan and lease losses	105.6	107.2	107.3	107.8	107.6	107.5	108.0	108.1	108.6	108.5	108.1	107.4

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	46.6	45.6	47.2	47.4	45.3	47.2	43.6	47.5	46.2	46.7	48.3	47.2	
32	Fed funds and reverse RPs with banks ¹⁶	38.6	35.6	37.2	36.9	34.4	36.2	33.1	37.3	35.9	36.4	37.8	36.9	
33	Loans to commercial banks ²⁰	8.0	10.0	10.1	10.6	10.9	11.0	10.5	10.2	10.3	10.3	10.5	10.3	
34	Cash assets ²¹	1,505.9	1,465.7	1,488.0	1,466.7	1,503.0	1,492.7	1,431.2	1,453.6	1,467.7	1,520.5	1,387.6	1,409.5	
35	Trading assets ²²	136.7	127.6	145.8	149.0	146.5	138.2	131.8	126.7	128.6	125.2	130.8	136.9	
36	Other assets ²³	1,077.4	1,075.6	1,084.4	1,083.7	1,084.7	1,089.6	1,095.8	1,104.8	1,116.3	1,130.1	1,115.3	1,105.5	
37	TOTAL ASSETS	13,220.7	13,532.9	13,652.1	13,689.8	13,774.3	13,853.3	13,864.2	13,936.5	13,983.3	14,057.2	13,958.3	14,011.6	
LIABILITIES														
38	Deposits	9,881.8	10,102.1	10,196.2	10,235.3	10,343.4	10,398.6	10,448.6	10,532.6	10,586.0	10,652.0	10,589.4	10,672.1	
39	Large time deposits	845.2	871.7	890.9	886.3	878.6	854.2	841.6	840.9	841.2	847.3	843.4	842.1	
40	Other deposits	9,036.5	9,230.4	9,305.3	9,349.0	9,464.8	9,544.4	9,606.9	9,691.7	9,744.8	9,804.7	9,745.9	9,830.0	
41	Borrowings	1,063.3	1,120.4	1,130.1	1,124.1	1,104.2	1,125.5	1,109.0	1,100.0	1,078.9	1,091.3	1,096.2	1,096.0	
42	Borrowings from banks in the U.S.	75.1	77.2	78.7	77.4	72.8	73.8	73.9	73.5	71.7	71.2	73.5	72.6	
43	Borrowings from others	988.2	1,043.2	1,051.4	1,046.7	1,031.4	1,051.7	1,035.1	1,026.5	1,007.2	1,020.0	1,022.7	1,023.3	
44	Trading liabilities ²⁴	141.6	128.0	141.7	149.4	143.5	131.9	127.9	123.2	123.7	120.1	122.3	132.5	
45	Net due to related foreign offices	88.6	109.2	95.7	87.2	75.8	78.6	56.1	69.7	86.4	78.9	52.9	16.7	
46	Other liabilities ²⁵	357.7	352.0	351.8	354.9	363.4	366.1	366.7	367.2	370.0	374.2	354.2	345.3	
47	TOTAL LIABILITIES	11,533.0	11,811.7	11,915.5	11,950.8	12,030.4	12,100.7	12,108.2	12,192.6	12,245.0	12,316.4	12,215.0	12,262.7	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,687.8	1,721.1	1,736.5	1,739.0	1,743.9	1,752.6	1,756.0	1,743.8	1,738.3	1,740.9	1,743.3	1,748.9	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	8.6	18.9	24.3	28.2	27.2	24.8	20.7	0.4	-5.5	-13.3	-13.4	-12.5	
50	U.S. Treasury and agency securities, MBS ²⁸	5.9	14.3	16.6	20.5	19.7	18.0	16.3	1.4	-5.2	-9.9	-12.8	-14.1	
51	Loans with original amounts of \$1,000,000 or less	541.2	552.0	554.0	553.5	553.5	552.4	551.6	550.7	550.9	551.2	552.4	553.3	
52	Loans secured by nonfarm nonresidential properties ²⁹	263.3	260.9	261.1	260.9	260.3	259.9	259.3	258.8	258.9	258.6	258.9	259.2	
53	Commercial and industrial loans to U.S. addressees ³⁰	277.8	291.2	292.9	292.6	293.2	292.5	292.3	292.0	292.0	292.5	293.5	294.1	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS													
1	Bank credit	6,804.5	7,035.3	7,081.1	7,140.1	7,169.2	7,228.1	7,270.0	7,283.1	7,283.4	7,277.0	7,277.0	7,280.4
2	Securities in bank credit ²	2,035.9	2,100.6	2,114.4	2,146.7	2,166.8	2,193.2	2,214.6	2,214.6	2,197.1	2,209.5	2,200.0	2,208.3
3	Treasury and agency securities ³	1,511.1	1,566.2	1,574.9	1,605.6	1,625.1	1,648.5	1,672.5	1,677.5	1,660.7	1,678.3	1,671.2	1,681.2
4	Mortgage-backed securities (MBS) ⁴	1,121.6	1,156.2	1,161.0	1,175.0	1,192.4	1,206.2	1,218.0	1,217.7	1,207.7	1,222.5	1,218.8	1,220.8
5	Non-MBS ⁵	389.5	410.0	413.9	430.6	432.7	442.3	454.4	459.8	453.0	455.8	452.4	460.5
6	Other securities	524.7	534.4	539.5	541.1	541.7	544.8	542.2	537.1	536.3	531.2	528.8	527.1
7	Mortgage-backed securities ⁶	105.7	95.9	96.9	93.1	90.0	88.0	85.7	83.9	83.3	82.5	82.7	81.3
8	Non-MBS ⁷	419.0	438.5	442.6	448.0	451.7	456.8	456.4	453.3	453.0	448.8	446.2	445.7
9	Loans and leases in bank credit ⁸	4,768.7	4,934.8	4,966.7	4,993.4	5,002.3	5,034.9	5,055.3	5,068.5	5,086.3	5,067.5	5,077.0	5,072.1
10	Commercial and industrial loans	1,045.4	1,112.1	1,114.5	1,117.8	1,115.9	1,125.6	1,134.0	1,139.5	1,143.9	1,139.4	1,138.5	1,138.6
11	Real estate loans	2,029.4	2,071.8	2,075.7	2,087.5	2,092.3	2,097.4	2,105.9	2,108.4	2,105.8	2,092.9	2,097.8	2,098.9
12	Residential real estate loans	1,401.5	1,411.9	1,412.1	1,420.6	1,422.0	1,423.3	1,427.0	1,427.6	1,426.9	1,414.9	1,419.0	1,419.8
13	Revolving home equity loans	321.4	306.0	303.6	301.2	298.6	295.9	292.9	290.2	287.0	286.5	285.3	284.9
14	Closed-end residential loans ⁹	1,080.1	1,105.9	1,108.5	1,119.4	1,123.4	1,127.4	1,134.0	1,137.4	1,139.9	1,128.4	1,133.7	1,134.9
15	Commercial real estate loans	627.9	659.9	663.5	666.9	670.3	674.1	678.9	680.8	678.9	678.0	678.8	679.1
16	Construction and land development loans ¹⁰	95.0	99.3	100.1	100.9	101.3	101.8	102.5	103.1	103.8	103.8	103.7	104.3
17	Secured by farmland ¹¹	8.8	9.2	9.1	8.9	8.8	8.8	8.9	8.9	8.8	8.9	8.9	8.9
18	Secured by multifamily properties ¹²	124.2	130.8	132.1	133.8	134.8	135.7	137.4	137.6	137.3	137.7	138.1	138.6
19	Secured by nonfarm nonresidential properties ¹³	399.9	420.7	422.3	423.3	425.3	427.8	430.1	431.2	428.9	427.6	428.1	427.3
20	Consumer loans	920.8	947.8	958.7	969.7	974.2	976.0	980.8	984.7	987.7	989.7	989.0	990.3
21	Credit cards and other revolving plans	502.8	516.2	524.8	533.3	535.3	537.6	539.4	541.2	543.9	545.0	543.2	544.0
22	Other consumer loans	418.0	431.6	433.9	436.4	438.9	438.3	441.4	443.5	443.9	444.7	445.8	446.3
23	Automobile loans ¹⁴	312.3	324.8	326.8	328.9	331.2	330.4	332.8	334.7	335.5	335.3	336.2	336.5
24	All other consumer loans ¹⁵	105.7	106.8	107.1	107.5	107.7	107.9	108.5	108.8	108.4	109.3	109.6	109.8
25	Other loans and leases	773.0	803.1	817.8	818.4	820.0	835.9	834.6	835.9	848.9	845.5	851.7	844.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	112.5	110.1	122.1	120.0	123.0	133.3	128.5	127.8	139.0	140.2	148.4	148.4
27	All other loans and leases ¹⁷	660.5	692.9	695.7	698.4	697.0	702.7	706.1	708.1	710.0	705.3	703.3	695.9
28	Loans to nondepository financial institutions ¹⁸	223.3	235.8	239.3	243.1	241.8	244.5	246.0	248.0	251.5	249.1	248.1	245.7
29	Other loans not elsewhere classified ¹⁹	437.2	457.2	456.4	455.4	455.2	458.2	460.0	460.1	458.4	456.2	455.2	450.2
30	LESS: Allowance for loan and lease losses	68.3	69.4	69.4	70.1	69.6	69.3	70.0	69.7	69.6	69.6	69.5	69.7

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	20.3	21.5	22.7	22.5	22.1	22.5	21.3	21.1	21.9	20.6	21.8	20.4	
32	Fed funds and reverse RPs with banks ¹⁶	13.1	12.6	13.5	12.6	11.9	12.3	11.5	11.6	12.2	10.8	11.8	11.3	
33	Loans to commercial banks ²⁰	7.2	8.9	9.2	9.9	10.2	10.2	9.8	9.5	9.7	9.7	10.0	9.0	
34	Cash assets ²¹	1,133.3	1,169.7	1,158.9	1,127.0	1,134.5	1,117.9	1,086.0	1,065.6	1,053.7	1,082.3	1,027.5	1,024.8	
35	Trading assets ²²	133.8	123.9	140.4	144.0	136.8	131.4	127.7	122.9	126.3	122.0	131.2	141.3	
36	Other assets ²³	803.2	803.7	807.7	806.8	809.6	810.1	816.2	823.9	835.1	844.5	827.8	817.9	
37	TOTAL ASSETS	8,826.8	9,084.7	9,141.4	9,170.3	9,202.5	9,240.7	9,251.1	9,246.9	9,250.8	9,276.7	9,215.8	9,215.2	
LIABILITIES														
38	Deposits	6,412.8	6,603.3	6,653.3	6,668.7	6,729.2	6,763.5	6,785.2	6,809.7	6,811.6	6,832.0	6,800.8	6,824.3	
39	Large time deposits	466.5	477.5	487.5	471.1	468.0	454.9	444.4	442.8	436.7	444.2	437.5	425.7	
40	Other deposits	5,946.4	6,125.9	6,165.7	6,197.6	6,261.1	6,308.5	6,340.8	6,366.9	6,374.9	6,387.8	6,363.2	6,398.7	
41	Borrowings	780.5	800.9	806.7	811.3	809.6	826.2	814.4	808.9	787.1	803.7	795.9	782.5	
42	Borrowings from banks in the U.S.	35.7	38.5	38.1	38.6	37.3	36.9	38.0	36.5	33.2	32.7	35.5	32.7	
43	Borrowings from others	744.8	762.4	768.6	772.7	772.3	789.3	776.4	772.4	753.9	771.1	760.4	749.9	
44	Trading liabilities ²⁴	139.5	125.3	138.4	145.6	137.9	130.9	126.6	120.4	122.9	116.5	118.7	132.1	
45	Net due to related foreign offices	45.0	66.9	53.7	35.9	23.2	38.0	21.7	33.6	49.4	37.2	25.9	-6.3	
46	Other liabilities ²⁵	288.3	292.0	291.7	293.3	296.3	294.5	293.6	291.8	289.6	302.1	285.3	286.5	
47	TOTAL LIABILITIES	7,666.1	7,888.4	7,943.8	7,954.7	7,996.1	8,053.2	8,041.5	8,064.5	8,060.6	8,091.5	8,026.6	8,019.1	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,160.7	1,196.3	1,197.6	1,215.6	1,206.4	1,187.5	1,209.6	1,182.4	1,190.1	1,185.2	1,189.2	1,196.1	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	6.6	15.1	20.6	22.3	21.7	19.9	16.2	-1.8	-3.5	-11.2	-13.0	-11.8	
50	U.S. Treasury and agency securities, MBS ²⁸	4.4	11.7	14.3	16.4	15.8	14.8	13.2	-0.1	-3.6	-8.1	-10.9	-12.0	
51	Loans with original amounts of \$1,000,000 or less	187.5	193.3	194.2	194.4	194.4	194.3	194.0	194.1	193.0	192.8	191.6	191.3	
52	Loans secured by nonfarm nonresidential properties ²⁹	59.4	57.2	56.7	56.4	55.9	55.4	54.8	54.4	54.2	54.1	54.1	54.1	
53	Commercial and industrial loans to U.S. addressees ³⁰	128.0	136.1	137.4	138.0	138.5	138.8	139.2	139.6	138.8	138.7	137.5	137.2	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS														
1	Bank credit	6,816.0	7,029.0	7,071.7	7,112.5	7,150.6	7,224.5	7,278.7	7,299.5	7,301.3	7,301.9	7,329.8	7,345.0	
2	Securities in bank credit ²	2,043.1	2,107.3	2,106.4	2,131.6	2,155.6	2,187.0	2,215.9	2,224.4	2,202.9	2,211.4	2,206.5	2,212.7	
3	Treasury and agency securities ³	1,517.3	1,573.0	1,568.6	1,592.6	1,614.2	1,642.5	1,671.2	1,685.9	1,667.7	1,679.2	1,675.7	1,684.0	
4	Mortgage-backed securities (MBS) ⁴	1,129.0	1,157.6	1,156.2	1,168.0	1,188.7	1,205.5	1,222.1	1,226.4	1,213.4	1,222.0	1,218.7	1,220.1	
5	Non-MBS ⁵	388.2	415.3	412.4	424.7	425.5	436.9	449.1	459.5	454.3	457.3	457.0	463.8	
6	Other securities	525.8	534.3	537.7	539.0	541.4	544.5	544.7	538.5	535.1	532.2	530.8	528.7	
7	Mortgage-backed securities ⁶	105.5	96.6	97.1	93.1	89.8	87.4	85.3	83.5	83.0	82.2	82.3	81.4	
8	Non-MBS ⁷	420.3	437.7	440.6	445.9	451.7	457.1	459.4	454.9	452.1	450.0	448.5	447.4	
9	Loans and leases in bank credit ⁸	4,772.9	4,921.7	4,965.3	4,980.9	4,995.0	5,037.6	5,062.9	5,075.1	5,098.4	5,090.5	5,123.3	5,132.3	
10	Commercial and industrial loans	1,043.0	1,122.1	1,119.7	1,113.8	1,107.8	1,117.5	1,132.3	1,137.8	1,133.3	1,132.5	1,142.9	1,143.9	
11	Real estate loans	2,032.9	2,067.2	2,075.9	2,088.7	2,095.7	2,100.6	2,109.0	2,112.5	2,112.0	2,096.5	2,098.4	2,098.4	
12	Residential real estate loans	1,403.7	1,410.3	1,413.6	1,422.6	1,426.6	1,425.8	1,428.9	1,430.4	1,431.3	1,415.9	1,416.0	1,416.5	
13	Revolving home equity loans	321.2	306.1	303.7	300.8	298.1	295.7	292.9	289.9	286.8	286.8	285.9	285.4	
14	Closed-end residential loans ⁹	1,082.5	1,104.2	1,109.9	1,121.9	1,128.5	1,130.1	1,136.1	1,140.4	1,144.5	1,129.1	1,130.1	1,131.1	
15	Commercial real estate loans	629.2	657.0	662.3	666.1	669.1	674.8	680.0	682.1	680.7	680.7	682.4	682.0	
16	Construction and land development loans ¹⁰	95.4	99.2	100.4	101.2	101.3	101.8	102.6	103.7	104.5	104.5	104.1	104.3	
17	Secured by farmland ¹¹	8.8	9.2	9.1	8.9	8.8	8.8	8.9	8.9	8.9	8.9	8.9	8.9	
18	Secured by multifamily properties ¹²	124.6	130.2	132.0	133.9	134.8	136.0	137.7	138.0	138.2	138.5	139.5	139.5	
19	Secured by nonfarm nonresidential properties ¹³	400.4	418.4	420.9	422.0	424.2	428.1	430.9	431.5	429.1	428.8	430.0	429.2	
20	Consumer loans	923.2	940.6	955.0	967.4	976.0	979.9	981.8	987.3	999.1	1,004.2	1,008.7	1,015.0	
21	Credit cards and other revolving plans	504.5	510.1	521.5	531.1	536.1	539.1	538.7	542.8	554.1	558.1	562.2	568.5	
22	Other consumer loans	418.7	430.5	433.5	436.3	439.8	440.8	443.1	444.4	445.0	446.2	446.5	446.5	
23	Automobile loans ¹⁴	312.8	323.9	326.4	328.9	331.9	332.2	333.9	335.3	336.0	336.3	336.7	336.8	
24	All other consumer loans ¹⁵	105.9	106.6	107.1	107.4	108.0	108.6	109.3	109.1	108.9	109.9	109.8	109.8	
25	Other loans and leases	773.8	791.9	814.6	811.0	815.5	839.6	839.7	837.5	854.1	857.2	873.3	874.9	
26	Fed funds and reverse RPs with nonbanks ¹⁶	112.3	104.4	120.2	115.6	120.9	137.6	132.3	128.2	141.1	144.1	153.0	158.7	
27	All other loans and leases ¹⁷	661.5	687.5	694.5	695.4	694.5	702.0	707.4	709.3	713.0	713.1	720.3	716.2	
28	Loans to nondepository financial institutions ¹⁸	223.4	233.5	239.2	243.9	241.7	244.1	246.2	248.2	252.8	251.7	254.1	253.9	
29	Other loans not elsewhere classified ¹⁹	438.2	454.0	455.2	451.5	452.8	457.9	461.2	461.1	460.2	461.4	466.2	462.3	
30	LESS: Allowance for loan and lease losses	68.6	69.5	69.5	69.8	69.7	69.5	69.9	70.0	70.0	70.1	69.9	69.4	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	20.5	21.3	22.7	22.5	21.9	22.8	21.0	21.2	21.5	20.7	21.9	21.3	
32	Fed funds and reverse RPs with banks ¹⁶	13.4	12.0	13.5	12.8	11.7	12.7	11.4	11.8	12.1	11.3	12.3	11.8	
33	Loans to commercial banks ²⁰	7.0	9.2	9.3	9.7	10.1	10.2	9.6	9.4	9.4	9.4	9.6	9.4	
34	Cash assets ²¹	1,148.3	1,145.4	1,156.0	1,122.6	1,134.9	1,126.2	1,068.9	1,074.7	1,081.0	1,145.5	1,031.5	1,064.4	
35	Trading assets ²²	133.1	123.2	141.1	143.5	141.3	133.7	127.2	122.5	125.0	121.4	127.2	133.3	
36	Other assets ²³	803.9	799.3	806.5	805.1	805.7	807.9	815.2	824.5	836.5	846.6	832.2	822.0	
37	TOTAL ASSETS	8,853.2	9,048.8	9,128.5	9,136.3	9,184.7	9,245.6	9,241.1	9,272.4	9,295.2	9,366.1	9,272.7	9,316.5	
LIABILITIES														
38	Deposits	6,424.2	6,560.6	6,627.7	6,647.8	6,706.3	6,739.3	6,778.8	6,823.0	6,856.1	6,915.0	6,859.4	6,934.5	
39	Large time deposits	459.2	474.1	490.9	484.2	473.7	447.6	435.3	435.5	436.0	442.6	438.1	437.3	
40	Other deposits	5,965.0	6,086.5	6,136.8	6,163.6	6,232.5	6,291.7	6,343.4	6,387.6	6,420.2	6,472.3	6,421.3	6,497.3	
41	Borrowings	775.9	812.6	812.3	805.8	798.0	824.8	810.6	804.6	781.9	794.8	792.7	786.9	
42	Borrowings from banks in the U.S.	35.5	38.3	38.7	37.9	35.5	36.2	37.7	36.4	34.0	33.5	36.4	33.7	
43	Borrowings from others	740.5	774.3	773.5	767.9	762.6	788.6	772.9	768.2	747.9	761.4	756.3	753.2	
44	Trading liabilities ²⁴	137.4	123.3	136.6	143.7	138.2	127.3	123.1	118.3	119.5	115.7	118.2	128.5	
45	Net due to related foreign offices	41.4	67.2	57.8	45.6	36.7	43.1	20.4	31.3	42.6	39.0	19.1	-15.4	
46	Other liabilities ²⁵	294.6	288.6	287.7	290.0	297.3	298.8	299.5	298.4	299.7	304.6	286.3	280.3	
47	TOTAL LIABILITIES	7,673.5	7,852.3	7,922.1	7,932.9	7,976.5	8,033.3	8,032.4	8,075.6	8,099.8	8,169.2	8,075.6	8,114.8	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,179.7	1,196.5	1,206.5	1,203.5	1,208.2	1,212.3	1,208.7	1,196.7	1,195.4	1,196.9	1,197.1	1,201.7	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	6.6	15.1	20.6	22.3	21.7	19.9	16.2	-1.8	-3.5	-11.2	-13.0	-11.8	
50	U.S. Treasury and agency securities, MBS ²⁸	4.4	11.7	14.3	16.4	15.8	14.8	13.2	-0.1	-3.6	-8.1	-10.9	-12.0	
51	Loans with original amounts of \$1,000,000 or less	186.1	194.4	195.4	194.5	194.2	193.5	192.9	192.4	192.1	192.4	192.6	192.5	
52	Loans secured by nonfarm nonresidential properties ²⁹	59.4	57.2	56.6	56.2	55.7	55.4	54.6	54.4	54.3	54.2	54.2	54.2	
53	Commercial and industrial loans to U.S. addressees ³⁰	126.6	137.2	138.8	138.3	138.5	138.1	138.2	138.0	137.8	138.2	138.4	138.3	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS														
1	Bank credit	3,743.3	3,894.8	3,913.3	3,932.3	3,949.8	3,966.7	3,994.7	4,011.8	4,029.3	4,038.8	4,042.4	4,046.3	
2	Securities in bank credit ²	863.7	884.8	885.1	886.6	883.2	884.9	889.1	895.0	899.2	902.3	905.3	904.7	
3	Treasury and agency securities ³	604.2	618.9	616.6	616.3	613.5	615.0	619.9	623.7	623.6	626.4	629.0	628.7	
4	Mortgage-backed securities (MBS) ⁴	417.1	435.5	436.2	439.4	439.3	440.6	444.3	448.2	447.5	448.7	449.8	449.8	
5	Non-MBS ⁵	187.1	183.4	180.4	176.9	174.2	174.4	175.6	175.5	176.2	177.8	179.2	178.9	
6	Other securities	259.6	265.9	268.5	270.3	269.7	269.9	269.3	271.3	275.6	275.8	276.3	276.0	
7	Mortgage-backed securities ⁶	14.9	15.3	15.6	15.5	15.1	14.7	14.2	14.4	14.0	13.8	13.5	13.6	
8	Non-MBS ⁷	244.7	250.5	252.9	254.8	254.6	255.2	255.0	256.9	261.5	262.0	262.8	262.4	
9	Loans and leases in bank credit ⁸	2,879.5	3,010.0	3,028.2	3,045.8	3,066.7	3,081.8	3,105.6	3,116.8	3,130.1	3,136.5	3,137.1	3,141.7	
10	Commercial and industrial loans	549.4	561.4	564.7	566.0	565.3	566.3	569.2	570.5	572.7	573.6	574.3	575.2	
11	Real estate loans	1,767.3	1,853.7	1,868.4	1,880.7	1,896.0	1,909.3	1,924.3	1,932.4	1,942.2	1,950.1	1,954.1	1,956.7	
12	Residential real estate loans	681.1	705.7	709.9	712.3	718.2	722.0	728.1	727.3	729.6	736.4	738.8	739.8	
13	Revolving home equity loans	115.3	118.1	118.5	118.8	119.0	119.1	119.4	119.3	119.5	119.7	120.2	120.2	
14	Closed-end residential loans ⁹	565.8	587.6	591.5	593.5	599.2	602.8	608.7	608.0	610.2	616.8	618.6	619.6	
15	Commercial real estate loans	1,086.2	1,148.0	1,158.5	1,168.4	1,177.8	1,187.4	1,196.2	1,205.2	1,212.5	1,213.6	1,215.3	1,216.9	
16	Construction and land development loans ¹⁰	157.9	170.8	172.6	174.4	176.4	178.2	180.2	182.6	185.2	186.5	186.6	186.4	
17	Secured by farmland ¹¹	77.9	81.3	81.7	82.3	82.7	83.1	83.4	83.8	84.1	84.1	84.2	84.3	
18	Secured by multifamily properties ¹²	141.3	154.6	156.3	158.0	159.2	161.5	163.3	165.3	166.3	165.9	165.7	165.2	
19	Secured by nonfarm nonresidential properties ¹³	709.1	741.3	747.9	753.7	759.4	764.6	769.2	773.5	776.9	777.2	778.8	781.0	
20	Consumer loans	328.7	347.8	350.3	352.5	355.3	358.6	361.6	364.4	365.7	365.9	365.4	365.7	
21	Credit cards and other revolving plans	153.4	161.8	163.1	163.8	164.8	165.8	167.0	168.5	170.2	170.3	169.9	169.9	
22	Other consumer loans	175.4	186.0	187.2	188.7	190.5	192.9	194.7	196.0	195.6	195.6	195.5	195.8	
23	Automobile loans ¹⁴	70.3	72.8	73.2	73.5	73.9	75.1	75.5	75.7	74.9	74.3	74.2	74.3	
24	All other consumer loans ¹⁵	105.1	113.2	114.0	115.3	116.5	117.7	119.1	120.3	120.7	121.3	121.2	121.5	
25	Other loans and leases	234.1	247.2	244.8	246.6	250.1	247.5	250.5	249.5	249.6	247.0	243.3	244.1	
26	Fed funds and reverse RPs with nonbanks ¹⁶	12.8	8.0	3.3	3.9	5.5	2.9	5.2	2.6	3.3	3.9	1.2	3.7	
27	All other loans and leases ¹⁷	221.3	239.1	241.4	242.8	244.5	244.6	245.3	246.8	246.3	243.1	242.1	240.3	
28	Loans to nondepository financial institutions ¹⁸	37.7	46.3	47.1	48.0	48.7	48.3	49.0	49.0	47.7	46.2	46.1	45.5	
29	Other loans not elsewhere classified ¹⁹	183.6	192.8	194.3	194.7	195.8	196.3	196.4	197.8	198.6	196.9	196.0	194.8	
30	LESS: Allowance for loan and lease losses	37.1	37.5	37.7	38.1	37.7	37.8	38.1	38.1	38.3	38.3	38.3	38.5	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS (CONTINUED)													
31	Interbank loans	25.7	25.8	25.3	25.3	23.8	24.6	22.2	25.6	23.5	24.1	25.4	25.3
32	Fed funds and reverse RPs with banks ¹⁶	24.8	25.1	24.5	24.3	23.1	23.6	21.4	24.8	22.7	23.3	24.6	24.5
33	Loans to commercial banks ²⁰	1.0	0.6	0.8	0.9	0.7	0.9	0.8	0.8	0.8	0.8	0.8	0.8
34	Cash assets ²¹	338.9	333.0	347.4	351.5	362.1	365.9	359.9	360.0	368.8	362.6	360.1	364.1
35	Trading assets ²²	3.8	4.3	4.2	5.2	5.1	4.6	4.7	4.4	3.7	3.7	3.6	3.6
36	Other assets ²³	274.2	276.7	278.1	279.0	278.2	280.3	281.0	281.0	280.2	282.9	283.2	281.9
37	TOTAL ASSETS	4,348.8	4,497.1	4,530.6	4,555.2	4,581.3	4,604.4	4,624.5	4,644.6	4,667.3	4,673.8	4,676.5	4,682.7
LIABILITIES													
38	Deposits	3,440.1	3,559.1	3,581.6	3,602.2	3,645.4	3,650.0	3,676.6	3,692.1	3,698.1	3,704.6	3,710.5	3,715.7
39	Large time deposits	389.2	394.2	391.8	399.8	402.9	405.6	409.2	409.2	409.6	409.7	411.6	411.4
40	Other deposits	3,051.0	3,165.0	3,189.8	3,202.3	3,242.5	3,244.4	3,267.4	3,282.9	3,288.5	3,294.9	3,299.0	3,304.3
41	Borrowings	293.9	305.2	308.9	308.5	304.3	301.3	301.9	302.5	304.3	301.5	306.1	304.6
42	Borrowings from banks in the U.S.	40.3	39.2	39.4	38.8	37.6	37.1	36.4	37.6	38.3	38.2	38.1	38.8
43	Borrowings from others	253.7	266.0	269.5	269.7	266.6	264.2	265.5	264.8	266.0	263.3	268.0	265.8
44	Trading liabilities ²⁴	4.1	5.3	5.2	5.6	4.7	5.4	4.7	5.2	5.0	5.1	4.9	4.9
45	Net due to related foreign offices	43.5	43.3	38.3	41.6	38.9	34.3	35.9	35.4	41.4	37.8	31.7	29.8
46	Other liabilities ²⁵	61.4	63.8	65.4	66.0	66.6	66.6	66.8	66.8	66.9	65.9	66.0	64.1
47	TOTAL LIABILITIES	3,843.1	3,976.8	3,999.5	4,023.8	4,059.9	4,057.7	4,085.9	4,102.0	4,115.6	4,115.0	4,119.2	4,119.2
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	505.7	520.3	531.1	531.4	521.4	546.6	538.6	542.6	551.7	558.8	557.2	563.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.0	3.8	3.7	5.9	5.5	4.9	4.5	2.2	-2.1	-2.2	-0.4	-0.6
50	U.S. Treasury and agency securities, MBS ²⁸	1.5	2.6	2.4	4.1	3.9	3.2	3.1	1.5	-1.6	-1.8	-1.9	-2.1
51	Loans with original amounts of \$1,000,000 or less	356.5	357.1	357.8	358.2	358.5	358.8	359.4	359.7	360.6	360.5	360.9	361.2
52	Loans secured by nonfarm nonresidential properties ²⁹	203.9	204.0	204.4	204.5	204.2	204.3	204.6	204.4	204.6	204.3	204.7	205.0
53	Commercial and industrial loans to U.S. addressees ³⁰	152.6	153.1	153.4	153.6	154.3	154.5	154.8	155.3	156.1	156.2	156.2	156.2

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending			
										Dec 7	Dec 14	Dec 21	Dec 28
ASSETS													
1	Bank credit	3,743.7	3,896.6	3,922.3	3,938.3	3,951.8	3,968.5	3,991.1	4,012.5	4,031.8	4,041.4	4,054.6	4,074.9
2	Securities in bank credit ²	864.6	887.9	887.1	883.9	880.1	881.3	886.7	896.1	902.0	903.4	905.1	904.2
3	Treasury and agency securities ³	604.1	621.4	617.9	613.7	610.0	610.1	615.4	623.6	626.6	627.8	629.9	629.6
4	Mortgage-backed securities (MBS) ⁴	416.0	438.6	438.3	437.8	436.3	435.9	440.6	447.1	448.3	448.8	450.5	450.2
5	Non-MBS ⁵	188.1	182.8	179.6	175.9	173.8	174.2	174.8	176.5	178.3	178.9	179.4	179.4
6	Other securities	260.5	266.5	269.2	270.2	270.1	271.2	271.3	272.5	275.4	275.6	275.2	274.6
7	Mortgage-backed securities ⁶	15.0	15.6	15.9	15.5	15.1	14.6	14.1	14.4	14.1	14.0	13.7	13.8
8	Non-MBS ⁷	245.6	250.9	253.3	254.6	255.0	256.5	257.2	258.1	261.3	261.6	261.4	260.8
9	Loans and leases in bank credit ⁸	2,879.1	3,008.6	3,035.2	3,054.4	3,071.7	3,087.2	3,104.4	3,116.4	3,129.8	3,138.0	3,149.5	3,170.7
10	Commercial and industrial loans	547.5	564.9	567.5	567.2	564.5	565.4	567.4	568.9	568.9	570.2	574.4	577.1
11	Real estate loans	1,769.2	1,851.4	1,870.2	1,884.0	1,899.6	1,912.3	1,926.6	1,934.4	1,944.4	1,951.1	1,955.1	1,960.8
12	Residential real estate loans	683.4	704.0	710.7	714.1	720.6	724.2	730.1	730.0	733.1	737.5	738.8	741.5
13	Revolving home equity loans	115.7	117.9	118.5	119.0	119.4	119.4	119.6	119.6	119.8	119.9	120.0	120.2
14	Closed-end residential loans ⁹	567.7	586.1	592.2	595.1	601.2	604.8	610.5	610.4	613.3	617.7	618.8	621.3
15	Commercial real estate loans	1,085.7	1,147.4	1,159.4	1,170.0	1,179.1	1,188.1	1,196.5	1,204.4	1,211.3	1,213.6	1,216.2	1,219.2
16	Construction and land development loans ¹⁰	158.6	171.1	172.5	174.4	176.9	178.1	180.6	183.6	185.5	186.7	186.6	186.3
17	Secured by farmland ¹¹	77.8	81.1	81.9	82.6	83.0	83.4	83.6	83.7	84.0	84.0	84.2	84.5
18	Secured by multifamily properties ¹²	140.8	154.9	156.5	158.1	159.0	161.9	163.5	164.6	165.7	165.8	166.1	166.0
19	Secured by nonfarm nonresidential properties ¹³	708.5	740.3	748.6	754.8	760.1	764.9	768.8	772.5	776.1	777.0	779.3	782.5
20	Consumer loans	328.9	346.1	350.0	351.9	355.4	358.3	361.1	364.4	368.0	369.9	371.9	375.5
21	Credit cards and other revolving plans	153.5	160.5	162.6	162.8	164.2	165.0	166.1	168.6	172.7	174.7	176.6	179.6
22	Other consumer loans	175.4	185.6	187.4	189.0	191.1	193.4	195.0	195.7	195.3	195.1	195.3	195.8
23	Automobile loans ¹⁴	70.0	73.1	73.5	73.9	74.4	74.8	75.1	75.2	74.5	74.1	74.1	74.3
24	All other consumer loans ¹⁵	105.4	112.4	113.8	115.1	116.7	118.6	119.9	120.6	120.8	121.0	121.2	121.5
25	Other loans and leases	233.5	246.2	247.6	251.4	252.2	251.2	249.4	248.7	248.6	246.7	248.1	257.5
26	Fed funds and reverse RPs with nonbanks ¹⁶	12.6	7.2	3.7	5.4	5.8	3.9	3.9	2.3	2.2	2.2	2.2	9.2
27	All other loans and leases ¹⁷	220.9	239.0	243.9	245.9	246.4	247.2	245.5	246.4	246.4	244.5	245.9	248.3
28	Loans to nondepository financial institutions ¹⁸	37.9	46.9	49.0	49.6	49.3	48.4	48.3	49.2	48.6	46.7	47.7	48.4
29	Other loans not elsewhere classified ¹⁹	183.0	192.1	194.8	196.3	197.2	198.8	197.2	197.2	197.8	197.8	198.2	199.9
30	LESS: Allowance for loan and lease losses	37.1	37.6	37.8	38.0	37.8	37.9	38.1	38.1	38.5	38.4	38.2	38.0

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	26.2	24.3	24.5	24.9	23.4	24.4	22.5	26.3	24.7	26.0	26.4	25.9	
32	Fed funds and reverse RPs with banks ¹⁶	25.2	23.6	23.7	24.1	22.6	23.6	21.7	25.4	23.8	25.1	25.5	25.1	
33	Loans to commercial banks ²⁰	1.0	0.7	0.8	0.9	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9	
34	Cash assets ²¹	357.6	320.2	332.0	344.2	368.1	366.5	362.3	378.9	386.7	375.0	356.0	345.1	
35	Trading assets ²²	3.6	4.3	4.6	5.5	5.1	4.5	4.6	4.2	3.6	3.7	3.7	3.6	
36	Other assets ²³	273.5	276.2	277.9	278.6	279.0	281.6	280.6	280.3	279.8	283.5	283.1	283.5	
37	TOTAL ASSETS	4,367.5	4,484.0	4,523.5	4,553.5	4,589.6	4,607.6	4,623.1	4,664.1	4,688.1	4,691.2	4,685.6	4,695.1	
LIABILITIES														
38	Deposits	3,457.5	3,541.4	3,568.5	3,587.6	3,637.2	3,659.2	3,669.8	3,709.6	3,729.8	3,737.0	3,730.0	3,737.6	
39	Large time deposits	386.0	397.6	400.0	402.1	404.9	406.6	406.3	405.5	405.2	404.6	405.3	404.9	
40	Other deposits	3,071.6	3,143.8	3,168.5	3,185.4	3,232.3	3,252.6	3,263.5	3,304.1	3,324.6	3,332.4	3,324.7	3,332.7	
41	Borrowings	287.4	307.8	317.8	318.3	306.1	300.7	298.3	295.4	297.1	296.4	303.5	309.1	
42	Borrowings from banks in the U.S.	39.7	38.9	40.0	39.5	37.3	37.6	36.2	37.1	37.8	37.8	37.1	38.9	
43	Borrowings from others	247.7	269.0	277.8	278.8	268.8	263.1	262.2	258.3	259.3	258.6	266.4	270.2	
44	Trading liabilities ²⁴	4.2	4.8	5.2	5.6	5.3	4.6	4.8	4.9	4.2	4.3	4.1	4.1	
45	Net due to related foreign offices	47.2	42.0	37.8	41.6	39.1	35.5	35.7	38.4	43.8	39.9	33.8	32.1	
46	Other liabilities ²⁵	63.2	63.4	64.1	64.9	66.2	67.3	67.1	68.8	70.3	69.6	67.9	65.0	
47	TOTAL LIABILITIES	3,859.5	3,959.4	3,993.5	4,018.0	4,053.9	4,067.3	4,075.8	4,117.0	4,145.2	4,147.2	4,139.4	4,147.9	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	508.1	524.7	530.1	535.5	535.7	540.3	547.3	547.1	542.9	544.0	546.2	547.2	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.0	3.8	3.7	5.9	5.5	4.9	4.5	2.2	-2.1	-2.2	-0.4	-0.6	
50	U.S. Treasury and agency securities, MBS ²⁸	1.5	2.6	2.4	4.1	3.9	3.2	3.1	1.5	-1.6	-1.8	-1.9	-2.1	
51	Loans with original amounts of \$1,000,000 or less	355.1	357.7	358.6	359.0	359.3	358.9	358.8	358.3	358.8	358.7	359.9	360.8	
52	Loans secured by nonfarm nonresidential properties ²⁹	203.9	203.7	204.5	204.7	204.6	204.5	204.7	204.4	204.6	204.4	204.8	205.0	
53	Commercial and industrial loans to U.S. addressees ³⁰	151.2	154.0	154.1	154.3	154.7	154.4	154.1	154.0	154.2	154.3	155.1	155.8	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS														
1	Bank credit	1,064.9	1,137.9	1,146.0	1,166.7	1,176.2	1,179.6	1,186.3	1,182.6	1,174.2	1,165.0	1,131.3	1,115.8	
2	Securities in bank credit ²	186.7	212.3	218.4	222.5	225.1	226.6	230.0	226.4	221.7	222.3	220.6	218.0	
3	Treasury and agency securities ³	87.5	113.1	118.1	122.2	126.0	128.5	133.0	131.8	127.0	126.1	123.4	121.0	
4	Mortgage-backed securities (MBS) ⁴	14.1	13.5	14.0	13.6	13.6	13.9	14.2	14.0	11.9	12.4	12.2	11.9	
5	Non-MBS ⁵	73.4	99.6	104.1	108.5	112.4	114.6	118.8	117.9	115.1	113.7	111.2	109.1	
6	Other securities	99.2	99.2	100.3	100.3	99.1	98.2	97.0	94.6	94.7	96.2	97.3	97.0	
7	Mortgage-backed securities ⁶	2.9	1.8	1.9	2.1	1.7	1.6	1.7	1.8	2.0	2.1	2.1	1.9	
8	Non-MBS ⁷	96.4	97.4	98.4	98.2	97.4	96.6	95.3	92.8	92.7	94.1	95.1	95.0	
9	Loans and leases in bank credit ⁸	878.2	925.5	927.6	944.2	951.2	953.0	956.3	956.2	952.5	942.7	910.7	897.8	
10	Commercial and industrial loans	354.0	383.1	382.1	384.8	383.3	392.1	396.6	394.8	389.7	387.6	385.0	381.8	
11	Real estate loans	48.8	58.3	59.8	61.7	63.5	64.2	66.9	69.1	67.9	67.6	65.1	65.3	
12	Residential real estate loans	1.9	1.6	1.5	1.1	0.9	0.6	1.4	1.6	1.2	1.0	1.1	0.7	
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.3	0.3	0.3	0.3	
14	Closed-end residential loans ⁹	1.5	1.2	1.1	0.7	0.4	0.2	1.0	1.2	0.8	0.7	0.8	0.4	
15	Commercial real estate loans	46.9	56.7	58.2	60.6	62.6	63.6	65.5	67.5	66.7	66.6	64.0	64.6	
16	Construction and land development loans ¹⁰	4.1	5.8	6.1	6.4	6.7	7.0	7.4	7.9	7.7	7.6	7.6	7.6	
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
18	Secured by multifamily properties ¹²	1.8	2.7	3.1	3.3	3.1	3.4	3.6	3.8	4.0	4.1	4.3	4.2	
19	Secured by nonfarm nonresidential properties ¹³	40.9	48.0	48.8	50.7	52.7	53.1	54.3	55.7	54.8	54.8	52.0	52.6	
20	Consumer loans	2.5	2.3	2.3	2.3	2.4	2.6	2.6	2.6	2.8	2.9	2.9	2.9	
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
22	Other consumer loans	2.5	2.3	2.3	2.3	2.4	2.6	2.6	2.6	2.8	2.9	2.9	2.9	
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
24	All other consumer loans ¹⁵	2.5	2.3	2.3	2.3	2.4	2.6	2.6	2.6	2.8	2.9	2.9	2.9	
25	Other loans and leases	473.0	481.9	483.4	495.3	502.0	494.1	490.2	489.7	492.1	484.7	457.7	447.8	
26	Fed funds and reverse RPs with nonbanks ¹⁶	222.6	232.4	228.0	243.7	252.7	242.3	237.0	234.5	236.1	231.2	206.5	198.8	
27	All other loans and leases ¹⁷	250.3	249.5	255.4	251.6	249.3	251.8	253.3	255.2	256.0	253.4	251.2	249.0	
28	Loans to nondepository financial institutions ¹⁸	111.9	115.1	116.1	113.6	113.2	111.8	110.8	112.8	112.1	109.9	109.9	110.4	
29	Other loans not elsewhere classified ¹⁹	138.5	134.4	139.3	138.0	136.1	140.0	142.5	142.4	143.9	143.5	141.3	138.5	
30	LESS: Allowance for loan and lease losses	0.9	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	17.7	19.3	14.6	15.2	19.9	16.5	16.7	15.6	12.7	15.1	14.5	15.0	
32	Fed funds and reverse RPs with banks ¹⁶	14.7	16.6	11.8	12.5	16.9	13.9	14.3	13.0	10.2	12.6	12.1	12.5	
33	Loans to commercial banks ²⁰	3.0	2.8	2.8	2.7	3.0	2.6	2.4	2.6	2.5	2.5	2.4	2.5	
34	Cash assets ²¹	1,208.7	1,000.0	948.1	948.5	929.2	872.4	793.3	805.9	835.5	846.5	787.9	877.2	
35	Trading assets ²²	74.2	81.0	83.2	87.1	85.7	83.0	76.7	73.5	70.8	73.0	70.3	66.4	
36	Other assets ²³	57.8	50.0	56.0	59.6	55.7	54.3	56.7	60.2	59.3	62.9	60.4	60.1	
37	TOTAL ASSETS	2,422.4	2,286.9	2,246.6	2,275.8	2,265.2	2,204.4	2,128.2	2,136.4	2,151.2	2,161.2	2,063.1	2,133.0	
LIABILITIES														
38	Deposits	1,113.7	1,026.4	1,022.3	1,015.2	995.3	946.7	901.6	907.5	906.1	907.1	917.3	913.3	
39	Large time deposits	845.0	771.5	766.8	739.8	717.3	668.3	648.5	657.4	657.7	642.9	657.1	659.3	
40	Other deposits	268.7	255.0	255.5	275.5	277.9	278.4	253.0	250.1	248.4	264.2	260.3	254.0	
41	Borrowings	822.5	865.2	854.2	871.2	882.4	872.9	865.7	868.9	885.5	906.9	849.3	889.6	
42	Borrowings from banks in the U.S.	40.1	47.2	45.3	45.6	51.4	48.5	41.4	37.8	36.8	38.1	38.2	41.7	
43	Borrowings from others	782.4	818.0	808.9	825.6	831.0	824.5	824.3	831.0	848.8	868.8	811.1	847.9	
44	Trading liabilities ²⁴	71.3	84.2	89.3	93.8	91.1	88.4	84.2	82.2	77.2	79.5	77.7	74.1	
45	Net due to related foreign offices	347.5	263.3	252.4	250.7	248.0	248.1	228.4	212.3	197.0	162.5	140.8	182.4	
46	Other liabilities ²⁵	56.8	47.9	49.4	50.1	46.3	49.7	48.5	49.1	48.1	51.3	41.7	40.2	
47	TOTAL LIABILITIES	2,411.8	2,287.0	2,267.6	2,281.0	2,263.1	2,205.8	2,128.4	2,120.0	2,114.0	2,107.3	2,026.9	2,099.6	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	10.7	-0.1	-21.0	-5.3	2.2	-1.4	-0.1	16.5	37.2	53.8	36.2	33.3	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.3	1.5	2.0	2.5	2.3	2.1	1.7	0.4	-0.0	-0.4	-0.8	-0.7	
50	U.S. Treasury and agency securities, MBS ²⁸	0.3	1.5	2.0	2.5	2.3	2.1	1.7	0.4	-0.0	-0.4	-0.8	-0.7	
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS														
1	Bank credit	1,063.1	1,137.2	1,140.1	1,162.9	1,174.4	1,174.9	1,180.3	1,180.8	1,176.2	1,164.3	1,137.4	1,114.3	
2	Securities in bank credit ²	186.6	211.0	218.1	224.4	227.7	227.3	228.3	226.7	223.8	225.0	220.7	217.8	
3	Treasury and agency securities ³	86.5	112.8	118.5	123.2	127.4	127.0	130.3	130.9	127.9	128.9	124.1	121.0	
4	Mortgage-backed securities (MBS) ⁴	14.1	14.1	14.1	13.9	13.7	14.3	14.6	14.1	12.0	12.3	12.2	12.0	
5	Non-MBS ⁵	72.4	98.8	104.3	109.2	113.7	112.7	115.7	116.8	115.9	116.6	111.9	109.0	
6	Other securities	100.1	98.1	99.7	101.2	100.3	100.3	97.9	95.8	95.9	96.1	96.6	96.8	
7	Mortgage-backed securities ⁶	2.8	1.9	1.9	2.2	2.0	1.9	1.9	1.8	1.7	1.7	1.7	1.7	
8	Non-MBS ⁷	97.3	96.3	97.7	99.0	98.3	98.4	96.0	94.0	94.2	94.3	94.9	95.2	
9	Loans and leases in bank credit ⁸	876.5	926.2	922.0	938.5	946.7	947.6	952.0	954.1	952.4	939.3	916.7	896.5	
10	Commercial and industrial loans	350.3	382.9	383.4	383.9	381.9	388.4	393.6	391.8	385.9	385.6	388.1	385.4	
11	Real estate loans	48.2	57.1	59.5	62.1	64.1	64.5	66.7	68.1	67.7	67.7	65.6	66.1	
12	Residential real estate loans	1.6	1.4	1.5	1.3	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	
14	Closed-end residential loans ⁹	1.2	1.0	1.1	0.9	0.7	0.8	0.7	0.7	0.7	0.7	0.7	0.7	
15	Commercial real estate loans	46.6	55.8	58.0	60.9	63.0	63.4	65.6	67.1	66.7	66.6	64.6	65.1	
16	Construction and land development loans ¹⁰	3.7	5.9	6.1	6.5	6.6	6.8	6.9	7.3	7.4	7.4	7.4	7.4	
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
18	Secured by multifamily properties ¹²	1.8	2.5	3.3	3.4	3.1	3.6	3.8	3.9	4.1	4.1	4.2	4.2	
19	Secured by nonfarm nonresidential properties ¹³	40.9	47.2	48.5	50.8	53.2	52.9	54.7	55.6	55.0	55.0	52.7	53.3	
20	Consumer loans	2.6	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.9	2.9	
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
22	Other consumer loans	2.6	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.9	2.9	
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
24	All other consumer loans ¹⁵	2.6	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.9	2.9	
25	Other loans and leases	475.5	483.9	476.8	490.2	498.2	491.9	489.0	491.3	496.0	483.2	460.0	442.0	
26	Fed funds and reverse RPs with nonbanks ¹⁶	226.8	233.9	222.8	238.9	250.5	241.7	236.4	238.6	242.0	231.5	209.9	194.7	
27	All other loans and leases ¹⁷	248.7	250.0	254.0	251.4	247.7	250.1	252.6	252.8	254.0	251.7	250.2	247.3	
28	Loans to nondepository financial institutions ¹⁸	113.4	112.8	112.6	111.7	111.1	112.3	112.7	113.8	115.8	114.3	113.4	112.3	
29	Other loans not elsewhere classified ¹⁹	135.3	137.2	141.4	139.6	136.5	137.8	139.9	139.0	138.2	137.3	136.7	135.0	
30	LESS: Allowance for loan and lease losses	0.9	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2017

Account		2015 Nov	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	Week ending				
										Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS (CONTINUED)														
31	Interbank loans	17.3	20.5	15.0	15.1	20.2	16.0	15.9	15.3	13.6	15.1	13.2	11.5	
32	Fed funds and reverse RPs with banks ¹⁶	14.2	17.9	12.4	12.5	17.3	13.1	13.3	12.7	10.9	12.3	10.5	8.8	
33	Loans to commercial banks ²⁰	3.0	2.6	2.7	2.6	2.9	2.8	2.7	2.7	2.8	2.7	2.7	2.7	
34	Cash assets ²¹	1,204.1	1,042.6	965.1	980.1	962.4	873.5	809.1	798.5	799.4	748.1	722.7	693.7	
35	Trading assets ²²	72.6	79.8	82.8	86.2	86.1	82.7	74.9	71.3	67.8	69.1	66.5	64.1	
36	Other assets ²³	58.0	51.2	55.7	58.0	53.4	55.2	57.0	60.8	57.7	63.4	58.8	57.9	
37	TOTAL ASSETS	2,414.2	2,330.0	2,257.5	2,300.9	2,295.2	2,200.9	2,135.8	2,125.3	2,113.4	2,058.5	1,997.2	1,940.1	
LIABILITIES														
38	Deposits	1,099.2	1,035.1	1,019.5	1,012.9	996.1	945.3	898.4	896.8	892.9	893.8	907.7	895.9	
39	Large time deposits	829.8	786.6	770.4	734.7	712.4	664.5	647.1	646.5	648.1	633.9	646.4	643.4	
40	Other deposits	269.4	248.5	249.0	278.1	283.7	280.8	251.3	250.4	244.8	260.0	261.3	252.5	
41	Borrowings	833.2	882.9	844.4	873.6	888.1	867.3	862.7	879.4	890.8	888.5	843.3	830.0	
42	Borrowings from banks in the U.S.	40.2	47.3	44.4	45.0	52.9	49.6	42.1	38.1	37.2	37.2	36.9	34.5	
43	Borrowings from others	793.1	835.6	800.0	828.6	835.2	817.6	820.6	841.3	853.6	851.4	806.4	795.5	
44	Trading liabilities ²⁴	69.8	83.9	89.1	92.1	92.8	88.1	80.7	79.1	75.6	77.6	74.3	70.5	
45	Net due to related foreign offices	349.9	275.8	250.5	268.2	269.0	246.7	241.1	215.7	203.8	141.2	124.7	94.0	
46	Other liabilities ²⁵	57.3	48.4	49.9	49.8	45.0	49.5	48.4	49.8	45.9	53.1	42.7	45.3	
47	TOTAL LIABILITIES	2,409.4	2,326.1	2,253.3	2,296.6	2,290.9	2,196.9	2,131.3	2,120.9	2,109.1	2,054.2	1,992.8	1,935.7	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	4.8	3.9	4.2	4.3	4.2	3.9	4.5	4.4	4.3	4.3	4.4	4.4	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.3	1.5	2.0	2.5	2.3	2.1	1.7	0.4	-0.0	-0.4	-0.8	-0.7	
50	U.S. Treasury and agency securities, MBS ²⁸	0.3	1.5	2.0	2.5	2.3	2.1	1.7	0.4	-0.0	-0.4	-0.8	-0.7	
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 34) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 30. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Fed funds are included in lines 26 and 31 by counterparty. Line 26 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nondepository financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other financial intermediaries.

19. Includes all loans not elsewhere classified as well as lease financing receivables.

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

22. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item. Also includes the fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

23. Excludes the due-from position with related foreign offices, which is included in line 45. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

24. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

25. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

26. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

27. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

28. Difference between fair value and amortized cost for U.S. Treasury and Government agency obligations, mortgage-backed securities, classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

29. Includes the amount currently outstanding of loans secured by nonfarm nonresidential properties with original amounts of \$1,000,000 or less, included in line 19 above.

30. Includes the amount currently outstanding of commercial and industrial loans to U.S. addressees with original amounts of \$1,000,000 or less, included in line 10 above.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).